

Commercial Bank Statistics

As of December 31, 2009

State	Return on Assets (ROA)	Rank	Sub S Banks ROA	Rank	Net Charge Offs (C/Os)	Rank	Tier 1 Capital	Rank	Non-Current Loans	Rank
Texas	0.79%	4	0.63%	4	0.35%	1	9.92%	7	1.06%	1
Louisiana	1.01%	2	0.84%	1	0.40%	2	10.00%	5	2.04%	5
Kentucky	0.67%	6	0.58%	6	0.42%	3	10.41%	1	1.90%	4
New Mexico	0.85%	3	0.63%	4	0.51%	4	9.22%	9	2.32%	8
Oklahoma	1.07%	1	0.81%	2	0.52%	5	9.93%	6	1.68%	2
Arkansas	0.76%	5	0.67%	3	0.59%	6	10.10%	3	2.14%	6
Mississippi	0.64%	7	0.55%	7	0.59%	6	10.03%	4	1.69%	3
Colorado	0.28%	8	0.22%	8	0.83%	8	8.91%	11	2.74%	9
Tennessee	0.08%	10	0.04%	10	0.86%	9	9.82%	8	2.31%	7
Alabama	0.09%	9	0.05%	9	1.01%	10	10.18%	2	2.80%	10
Georgia	-1.17%	11	-1.19%	11	1.74%	11	8.87%	12	5.61%	12
Florida	-1.67%	12	-1.67%	12	1.90%	12	9.00%	10	5.44%	11
Nationwide	0.23%		0.16%		0.78%		9.79%		2.30%	

Source: Uniform Bank Performance Reports (UBPR)

Rank: Rankings are 1 - 12, with "1" being best and "12" being the worst

1. Return on Assets = Net Income / Average Assets
2. Net Charge-Offs = (Loans charged off - Recoveries) / Average Total Loans
3. Tier One Capital = Regulatory Capital / Average Assets
4. Non-current loans = Loans that are over 90 days past due